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	Filing Date		2004-05-19
	First Named Inventor	Christopher Voice	
	Art Unit	2431	
	Examiner Name	Shin Hon Chen	
	Attorney Docket Number	10500.04.0427	

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5	20040122960	A1	2004-06-24	Hall et al.	
6	20040187018	A1	2004-09-23	Owen et al.	
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2	PFBlog "Why Do Credit Cards Expire?"; February 7, 2005; page 1; www.pfblog.com/archives/1560_why_do_credit_cards_expire.html.	<input type="checkbox"/>
3	Engineering Statistics Handbook, "Histogram"; June 2004; pages 1-3; http://www.itl.nist.gov/div898/handbook/eda/section3/histogra.html.	<input type="checkbox"/>
4	Microsoft, "Account Lockout Best Practices Whitepaper"; May 20, 2004; pages 1-52.	<input type="checkbox"/>
5	SearchSecurity "TwoFactor Authentication"; June 19, 2004; http://searchsecurity.techtarget.com/sDefinition/0,,sid14_gci992919,000.html.	<input type="checkbox"/>
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